

**UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT TACOMA**

WILLIAM T. WHITMAN, individually and on  
behalf of all others similarly situated,

Plaintiff,

v.

STATE FARM LIFE INSURANCE COMPANY,  
an Illinois corporation

Defendant.

No. 3:19-cv-06025-BJR

DECLARATION OF CARI K. DAWSON  
IN SUPPORT OF DEFENDANT STATE  
FARM LIFE INSURANCE COMPANY'S  
OPPOSITION TO PLAINTIFF'S MOTION  
FOR CLASS CERTIFICATION AND RULE  
702 MOTION TO EXCLUDE TESTIMONY  
OF SCOTT WITT

1 I, Cari K. Dawson, declare:

2 1. I make this declaration of my own personal knowledge, in support of Defendant State  
3 Farm Life Insurance Company's ("State Farm") Opposition to Plaintiff's Motion for Class  
4 Certification and Rule 702 Motion to Exclude Testimony of Scott Witt. If called upon to testify to  
5 the matters stated herein, I could and would do so competently.

6 2. Attached hereto as Exhibit 1 is a true and correct copy of the transcript of the  
7 deposition of Plaintiff William Whitman, dated March 1, 2021, containing testimony sworn under  
8 the penalty of perjury by the witness ("Plaintiff's Deposition").

9 3. Attached hereto as Exhibit 2 is a true and correct copy of the contract at issue,  
10 Plaintiff's Universal Life insurance policy that State Farm sold on Form 90430 and offered in  
11 Washington from 1994 to 2004 (the "Policy"). The Policy was Exhibit 10 at Plaintiff's Deposition.

12 4. Attached hereto as Exhibit 3 are a true and correct copies of the twenty Annual  
13 Notice of Policy Status, dated January 15, 2002, through January 15, 2021, which State Farm sent to  
14 Plaintiff annually, itemizing the activity related to the Policy each year (the "Annual Notices"). The  
15 Annual Notices were Exhibit 11 at Plaintiff's Deposition.

16 5. Attached hereto as Exhibit 4 is a true and correct copy of the cancelled check payable  
17 Plaintiff in the amount for \$2,000, dated October 27, 2004, reflecting the proceeds of a loan Plaintiff  
18 took against the account value associated with the Policy (the "2004 Loan Check"). The 2004 Loan  
19 Check was Exhibit 13 at Plaintiff's Deposition.

20 6. Attached hereto as Exhibit 5 is a true and correct copy of the cancelled check payable  
21 Plaintiff in the amount for \$2,005.91, dated January 27, 2006, reflecting the proceeds of a loan  
22 Plaintiff took against the account value associated with the Policy (the "2006 Loan Check"). The  
23 2006 Loan Check was Exhibit 14 at Plaintiff's Deposition.

24 7. Attached hereto as Exhibit 6 is a true and correct copy of the email exchange, dated  
25 January 26, 2010, between Plaintiff and Monica Flory, a team member of the Tim Crabtree  
26 Insurance Agency, which is the servicing agency for Plaintiff's Policy (the "2010 Whitman-Flory  
27 Email"). The 2010 Whitman-Flory Email was Exhibit 15 at Plaintiff's Deposition.

8. Attached hereto as Exhibit 7 is a true and correct copy of Plaintiff's email to himself, dated January 17, 2011, concerning the website EvalateLifeInsurance.org (the "2011 Website Email"). The 2011 Website Email was Exhibit 28 at Plaintiff's Deposition.

9. Attached hereto as Exhibit 8 is a true and correct copy of the email exchange, dated January 26, 2013, between Plaintiff and Monica Flory, a team member of the Tim Crabtree Insurance Agency, which is the servicing agency for Plaintiff's Policy (the "2013 Whitman-Flory Email"). The 2013 Whitman-Flory Email was Exhibit 18 at Plaintiff's Deposition.

10. Attached hereto as Exhibit 9 is a true and correct copy of Plaintiff's email to himself, dated April 8, 2019, concerning the website EvalateLifeInsurance.org (the "2019 Website Email"). The 2019 Website Email was Exhibit 29 at Plaintiff's Deposition.

11. Attached hereto as Exhibit 10 is a true and correct copy of the email chain involving Plaintiff, James H. Hunt, and Garold Gover, dated between April 8, 2019, and April 30, 2019. (the "2019 Whitman-Hunt-Gover Email"). The 2019 Whitman-Hunt-Gover Email was Exhibit 30 at Plaintiff's Deposition.

12. Attached hereto as Exhibit 11 is a true and correct copy of the transcript of the deposition of Scott Witt, dated March 18, 2021. Mr. Witt purports to provide damage estimates in support of Plaintiff in this case.

13. Attached hereto as Exhibit 12 is a true and correct copy of excerpts from the transcript of the deposition of Scott Witt, dated February 21, 2021, in the matter *Bally v. State Farm Life Insurance Co.*, No. 3:18-cv-04954-CRB (N.D. Cal.).

14. I declare under the penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed this 29th day of March, 2021 in Atlanta, Georgia.

/s/ Cari K. Dawson  
Cari K. Dawson